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Term:

Display: 10 **Documents in Display Format:** - **Starting with Number** 1

Generate: ○ **Hit List** ◉ **Hit Count** ○ **Side by Side** ○ **Image**

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Search History

DATE: Saturday, May 15, 2004 Printable Copy Create Case

Set Name side by side	Query	Hit Count	Set Name result set
DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR			
L17	5946668.uref.	1	L17
L16	5138549.uref.	15	L16
L15	5193057.uref.	14	L15
DB=USPT; PLUR=YES; OP=OR			
L14	4321672.pn.	1	L14
L13	4376978.pn.	1	L13
L12	4597046.pn.	1	L12
L11	4648037.pn.	1	L11
L10	4694397.pn.	1	L10
L9	4736294.pn.	1	L9
DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR			
L8	l7 and 705/31	8	L8
L7	L4 and tax with refund with loan	10	L7
L6	L4 and estimated with tax with loan	13	L6
L5	L4 and estimated adj4 tax	39	L5
L4	705.clas.	26823	L4

L3	L2 and historic$ near data	6	L3
L2	tax near refund	127	L2
L1	(pre or before)near tax near refund	1	L1

END OF SEARCH HISTORY

L5: Entry 34 of 39 File: USPT May 2, 2000

DOCUMENT-IDENTIFIER: US 6058376 A
TITLE: Process for evaluating the financial consequences of converting a standard form I.R.A. to the Roth form I.R.A.

Abstract Text (1):
Disclosed is a computer-implemented process for evaluating the financial consequences of converting a standard format IRA to a new Roth form IRA. The process includes computing and disclosing the substantial federal income tax consequences involved in converting the standard form IRA to the Roth form. It further includes multiple options that how a given IRA holder can cope with the substantial tax consequences, including without limitation how he or she will fare if he or she obtains term insurance on the federal tax liability of early withdrawal by reason of premature death, or if he or she deducts the federal taxes and insurance premium from the rollover amount, or in the alternative how he or she will fare by financing the federal tax consequences and insurance premium in order to preserve intact the entire IRA amount for rollover. Additionally, the disclosed process allows IRA holders to enter into the calculations estimated increases in federal tax rates which would be in effect in their retirement years. Whereas it is not known how the federal tax rates will change (if at all) in the ensuing years, the disclosed process will allow entry of educated guesses so that a given IRA holder can work through various chosen scenarios to see how he or she will fare under the chosen scenarios.

Brief Summary Text (11):
Additionally, the process according to the invention allows IRA holders to enter in estimated increases in federal tax rates in their retirement years. Whereas it is not known how the federal tax rates will change (if at all) in the ensuing years, the inventive process will allow entry of educated guesses so that the IRA holder can work through various chosen scenarios to see how he or she will fare under the chosen scenarios.

Detailed Description Text (16):
The foregoing objects may readily be clarified by use of an example, as given next. With reference to FIG. 10a, an example client has been chosen who is a baby-boomer born in 1955, is male, and has a total amount in standard form IRA(s) of $60,000. His estimated AGI for the tax years 1998 through 2001 is $50,000 per year. He estimates his income at age 591/2 and 701/2 --derivable from sources other than his IRA (i.e., he excludes prospective IRA income from the estimates)--to be about $20,000 annually at both ages. Such income could be a combination of other retirement income including social security and so on. Furthermore, the client has two dependents for the tax years 1998 through 2001, but he presumes that since they will reach majority by his ages 591/2 and 701/2, they will likely have their own independent filing status and hence give him no dependents for tax purposes then. His tax filing status is assumed consistently to remain as Married Filing Jointly throughout.

Current US Class (1):
705

First Hit Fwd Refs

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L5: Entry 34 of 39 File: USPT May 2, 2000

US-PAT-NO: 6058376
DOCUMENT-IDENTIFIER: US 6058376 A

TITLE: Process for evaluating the financial consequences of converting a standard form I.R.A. to the Roth form I.R.A.

DATE-ISSUED: May 2, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Crockett; David A.	Marionville	MO	65705	

APPL-NO: 08/ 999151 [PALM]
DATE FILED: December 29, 1997

INT-CL: [07] G06 F 19/00

US-CL-ISSUED: 705/35; 705/4
US-CL-CURRENT: 705/35; 705/4

FIELD-OF-SEARCH: 705/36, 705/39, 705/35, 705/4

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected Search ALL Clear

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
☐	4648037	March 1987	Valentino	705/39
☐	5479344	December 1995	Keziah, Jr.	705/4
☐	5523942	June 1996	Tyler et al.	705/4
☐	5680305	October 1997	Apgar, IV	705/10
☐	5774881	June 1998	Friend et al.	705/36
☐	5878405	March 1999	Grant et al.	705/39

OTHER PUBLICATIONS

Lazzareschi, Carla "Converting Your IRA to a Roth Account Could Be a Smart Move--Especially in '98" Los Angeles Times col. D p3 retreived from Dialog file #630 Jul. 28, 1999, Nov. 1997.
Anderson, Arthur "Taxpayer Relief Act of 1997 Special Report" Electronic Citation : 97 TNT 155-34 retrieved from Dialog File #790 on Jul. 28, 1999, Aug. 1997.

Ring, Niamh "Fielity Adds IRA Calculator to Web Site" American Banker vol. 162 Issue 243 p8, Dec. 1997.
Cohn, Michael "Linking Planning to Tax Prep" Part 2 or 2 Accounting Technology v13 n2 p 52-57 retrieved from Dialog File#13 on Jul. 28, 1999, Feb. 1997.
Hogan , Mike "Plan to retire with confidence" PC Computing v8 n8 p77, Jul. 1995.
Yakal, Kathy "Quicken Financial Planner Helps Analyze and Improce Your Retirement" Computer Shopper v16 n9 p527 retreived from Dialog File# 256 on Jul. 28, 1999, Sep. 1996.
Brentmark Software's Pension & Excise Tax Planner User's Manual--cited pages, Jul. 1997.

ART-UNIT: 275

PRIMARY-EXAMINER: MacDonald; Allen R.

ASSISTANT-EXAMINER: Caudle; Penny

ATTY-AGENT-FIRM: Bay; Jonathan A.

ABSTRACT:

Disclosed is a computer-implemented process for evaluating the financial consequences of converting a standard format IRA to a new Roth form IRA. The process includes computing and disclosing the substantial federal income tax consequences involved in converting the standard form IRA to the Roth form. It further includes multiple options that how a given IRA holder can cope with the substantial tax consequences, including without limitation how he or she will fare if he or she obtains term insurance on the federal tax liability of early withdrawal by reason of premature death, or if he or she deducts the federal taxes and insurance premium from the rollover amount, or in the alternative how he or she will fare by financing the federal tax consequences and insurance premium in order to preserve intact the entire IRA amount for rollover. Additionally, the disclosed process allows IRA holders to enter into the calculations estimated increases in federal tax rates which would be in effect in their retirement years. Whereas it is not known how the federal tax rates will change (if at all) in the ensuing years, the disclosed process will allow entry of educated guesses so that a given IRA holder can work through various chosen scenarios to see how he or she will fare under the chosen scenarios.

10 Claims, 15 Drawing figures

L5: Entry 37 of 39 File: USPT Nov 25, 1997

DOCUMENT-IDENTIFIER: US 5692125 A
TITLE: System and method for scheduling linked events with fixed and dynamic conditions

Detailed Description Text (19):
The identifier block 305 is a short character string description of the function of the event 210. For example, in one preferred embodiment, an event 210 would be a requirement to take vitamin B on Mondays, 3 pills. In this case the identifier might be "VitB 3 M". In alternative embodiments, event 210 stands for Payment of Estimated Income Taxes Quarterly. In this case the identifier might be "Pay EstTax". These two non limiting examples (a medical domain and an accounting domain), are carried through in the following block descriptions.

Detailed Description Text (20):
The description block 310 is an arbitrarily long character string description of the function of event 210. In the example preferred embodiment, the description might be "Vitamin B 100 MG 3 Tablets Mondays." In the example alternative embodiment, the description might be "Pay Quarterly Estimated Income Tax".

Detailed Description Text (31):
The recurring flag block 360 indicates if the event recurs on a regular basis, or if it is a one-time event. In the medical example, the recurring flag would be true, since the vitamin is to be taken weekly. In the accounting example, the recurring flag would be true, since estimated taxes are due quarterly.

Current US Class (1):
705

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DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR			
L7	L4 and tax with refund with loan	10	L7
L6	L4 and estimated with tax with loan	13	L6
L5	L4 and estimated adj4 tax	39	L5
L4	705.clas.	26823	L4
L3	L2 and historic$ near data	6	L3
L2	tax near refund	127	L2
L1	(pre or before)near tax near refund	1	L1

END OF SEARCH HISTORY

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Term:

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Search History

DATE: Saturday, May 15, 2004 Printable Copy Create Case

Set Name side by side	Query	Hit Count	Set Name result set
DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR			
L27	L26 and refund	38	L27
L26	L25 and file same electronic	203	L26
L25	income same taxes	1289	L25
L24	fil$ near income same taxes	0	L24
L23	L22 and estimat$ near loan	2	L23
L22	L21 and (electronic or automated)	309	L22
L21	L20 and file	442	L21
L20	income near tax	845	L20
L19	income near tax near fil$	0	L19
L18	electronic near income near tax near fil$	0	L18
L17	5946668.uref.	1	L17
L16	L15 and estimat$	4	L16
L15	L13 and loan	30	L15
L14	L13 and loan near estimat$	0	L14
L13	income near2 tax near refund	42	L13
L12	L11 and tax near4 refund	1	L12

L11	estimat$ with tax with loan	41	L11
L10	estimat$ near tax with loan	0	L10
L9	L8 and estimat$ near tax with loan	0	L9
L8	L6 and tax near refund	12	L8
L7	235/380	7788	L7
L6	235.clas.	90155	L6
L5	708.clas.	25844	L5
L4	708/100	654	L4
L3	705/30	1054	L3
L2	705/38	872	L2
L1	705/35	1935	L1

END OF SEARCH HISTORY

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L12: Entry 1 of 1 File: USPT Aug 31, 1999

US-PAT-NO: 5946668
DOCUMENT-IDENTIFIER: US 5946668 A
**** See image for Certificate of Correction ****

TITLE: System and method for funding a home investment trust

DATE-ISSUED: August 31, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
George; J. Dean	Greensboro	NC	27409	

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
George; J. Dean	Greensboro	NC			04

APPL-NO: 08/ 543851 [PALM]
DATE FILED: October 12, 1995

INT-CL: [06] G06 F 17/60, G06 F 157/00

US-CL-ISSUED: 705/38; 705/36, 705/31
US-CL-CURRENT: 705/38; 705/31, 705/36

FIELD-OF-SEARCH: 395/201, 395/230, 395/231, 395/235, 395/236, 395/238, 395/240, 395/234, 395/219, 705/1, 705/30, 705/31, 705/35, 705/36, 705/38, 705/40, 705/34, 705/19, 235/375, 235/376, 235/379

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected Search ALL Clear

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
☐	4722055	January 1988	Roberts	705/36
☐	4742457	May 1988	Leon et al.	705/35
☐	4752877	June 1988	Roberts et al.	705/35
☐	4876648	October 1989	Lloyd	705/38
☐	4890228	December 1989	Longfield	705/31
☐	4953085	August 1990	Atkins	705/36

☐	5193057	March 1993	Longfield	705/31
☐	5644727	July 1997	Atkins	705/40
☐	5673402	September 1997	Ryan et al.	705/36
☐	5689649	November 1997	Altman et al.	705/36
☐	5724523	March 1998	Longfield	705/38
☐	5832461	November 1998	Leon et al.	705/35
☐	5852811	November 1998	Atkins	705/36
☐	5864828	January 1999	Atkins	705/38

ART-UNIT: 277

PRIMARY-EXAMINER: Thomas; Joseph

ATTY-AGENT-FIRM: Rhodes Coats & Bennett, L.L.P.

ABSTRACT:

A system and method for funding a home investment trust program to provide for home mortgage payments to pay for a home throughout the mortgage period, a first trust fund and a cash-out amount payable during the mortgage period useable for college expenses, and a second trust fund payable at the end of the mortgage period for retirement, wherein funding for the trust comes substantially from income tax savings associated with deducting interest paid on a home mortgage. The invention includes determining the purchaser's tax liability and any tax refund or reduction due to the deduction attributable to interest paid on the home mortgage. The latter amount is systematically deposited into a trust fund. At a point during the mortgage period, the home maybe refinanced in a manner allowing the homeowner to "cash-out" part of the equity build-up. After refinancing, the homeowner will continue funding another trust with income tax deductions attributable to the interest paid on the home mortgage.

17 Claims, 8 Drawing figures

First Hit Fwd Refs

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L12: Entry 1 of 1 File: USPT Aug 31, 1999

DOCUMENT-IDENTIFIER: US 5946668 A

**** See image for Certificate of Correction ****

TITLE: System and method for funding a home investment trust

Abstract Text (1):
A system and method for funding a home investment trust program to provide for home mortgage payments to pay for a home throughout the mortgage period, a first trust fund and a cash-out amount payable during the mortgage period useable for college expenses, and a second trust fund payable at the end of the mortgage period for retirement, wherein funding for the trust comes substantially from income tax savings associated with deducting interest paid on a home mortgage. The invention includes determining the purchaser's tax liability and any tax refund or reduction due to the deduction attributable to interest paid on the home mortgage. The latter amount is systematically deposited into a trust fund. At a point during the mortgage period, the home maybe refinanced in a manner allowing the homeowner to "cash-out" part of the equity build-up. After refinancing, the homeowner will continue funding another trust with income tax deductions attributable to the interest paid on the home mortgage.

Brief Summary Text (8):
The invention provides a system and method for administering a program to provide for home mortgage payments to pay for a home throughout the mortgage period, a first trust fund and a cash-out amount payable during the mortgage period useable for college expenses, and a second trust fund payable at the end of the mortgage period for retirement, wherein funding for the trust comes substantially from income tax savings associated with deducting interest paid on a home mortgage. The invention includes determining the purchaser's tax liability and any tax refund or reduction due to the deduction attributable to interest paid on the home mortgage. The latter amount is systematically deposited into a trust fund. At a point during the mortgage period, the home maybe refinanced in a manner allowing the homeowner to "cash-out" part of the equity build-up. After refinancing, the homeowner will continue funding another trust with income tax deductions attributable to the interest paid on the home mortgage.

Detailed Description Text (5):
The data entered are used to make a good faith estimate in processing block 5 of the total monthly PITI payments (including principle, interest, taxes and insurance), actual loan amount (purchase price times loan-to-value (LTV)), final closing costs, and escrows and impounds. The lending institution information 1 includes loan servicing fees, trust administration fees, loan origination/processing fees, interest rate bump, and any other fees required at closing. The loan criteria includes information relevant to the underwriting of a loan such as the debt-to-income ratios, loan-to-value factor (LTV), annual interest rate, available terms, type of loan (fixed or variable), credit rating, acceptable sources of down payment/closing costs, and required pre-paid costs (mortgage insurance) etc. The borrower information typically includes gross income, total debts, income tax filing status, credit rating, assumed annual cost of living increases, and total assets. The relevant home information usually includes the

purchase price, appraised value, size, and projected annual appreciation.

Detailed Description Text (9):
The system next accesses stored state and federal tax tables in block 12 containing tax rates corresponding to incomes, filing statuses, mortgage interest deductions and dependent deductions entered previously. Using the tax tables in block 12, the system determines the appropriate income tax refund in processing block 13 taking into consideration all deductions including the mortgage interest deduction.

Detailed Description Text (12):
As noted above, the system recurses an annual loop at the end of the first year of the term. Within this annual loop, the system checks to see if the borrower wants to enter the plan continuation phase in decision block 19. Typically the borrower does not enter the plan continuation until they are ten to fifteen years into the mortgage term (or a time corresponding to the expected need of education costs). Within the annual loop, the system estimates and updates the appreciated home value in block 20 and estimates a cost of living increase for income in block 21. The new income estimate is used to determine the appropriate state and federal tax tables in block 12 to help determine the state and federal tax refund in processing block 13 in the next passing of the loop. The loop continues in this manner until reaching the borrower's election of end of term. Upon election of plan continuation in decision block 19, there is a trust payout to the homeowner in block 22. As noted above, this generally occurs around the ten to fifteen year mark.

Detailed Description Text (16):
The system next accesses stored state and federal tax tables in block 35 containing tax rates for all incomes, filing statuses, mortgage interest deductions and dependent deductions. Using the tax tables in block 35, the system determines the appropriate tax refund in processing block 36 taking into consideration all deductions including the mortgage interest deduction.

Detailed Description Text (18):
As noted above, the system begins an annual loop after qualifying for the new loan. Within the annual loop, the system estimates and updates the appreciated home value in processing block 41 and estimates a cost of living increase for income in block 42. The new income estimate is used to determine the appropriate state and federal tax tables in block 35 to help determine the state and federal tax refund in processing block 36. The loop continues in this manner until the end of the term is reached in decision block 40.

Detailed Description Text (21):
It should be understood that various modifications and improvements may be carried out in practice. These have been deleted herein for the sake of conciseness and readability, but are properly within the scope of the following claims. For example, the system may be accessed during the lives of the loan and trust to update the projections initially made to reflect unexpected changes in the borrower information, cost of living estimates, income and home appreciation, as well as changes in tax rates and other variables.

CLAIMS:

1. A data processing system for determining home mortgage payments to pay for a home throughout a predetermined period, a first trust fund and a cash-out amount payable after a selected period within the predetermined period, wherein funding for the trusts come substantially from income tax savings associated with deducting interest paid on a home mortgage, said system comprising:

a means for entering mortgage data, income data, and income tax data into memory;

a means for calculating amortization of a first home mortgage over a selected

period;

a means for calculating for each fiscal year of the predetermined period:

an income tax refund for a prior fiscal year;

an income tax for a current fiscal year;

an amount of earnings to withhold from income including the income tax payable for the next fiscal year and any amount of income tax savings attributable to home mortgage interest deductions;

an amount of the tax refund to deposit into the trust fund during the selected period, said selected period having an end;

an amount of the trust fund after the tax refund is deposited into the trust fund; and

a means for issuing a mortgage based on the amortization of the first home mortgage.

2. A data processing system as claimed in claim 1 further comprising a means for determining refinancing data near the end of the selected period; a means for calculating amortization of a subsequent home mortgage based on the refinancing data when the first payout of the first trust fund is made at the end of the selected period; a means for calculating the cash-out amount, wherein the cash-out amount is substantially determined by subtracting a remaining balance of the first home mortgage from a refinancing amount; and providing for a second trust fund payable at an end of the predetermined period wherein said tax refund for each fiscal year after the selected period and until the end of the predetermined period is deposited into a second trust fund.

6. A data processing system as claimed in claim 1 wherein the amount of the tax refund deposited into the trust fund is the amount of income tax savings attributable to the home mortgage interest deductions.

9. A data processing system as claimed in claim 1 further providing for a second trust fund payable at an end of the predetermined period wherein said tax refund for each fiscal year after the selected period and until the end of the predetermined period is deposited into a second trust fund.

10. A data processing system for providing home mortgage payments to pay for a home throughout a predetermined period and a first trust fund and a cash-out amount payable after a selected period within the predetermined period, wherein funding for the trusts come substantially from income tax savings associated with deducting interest paid on a home mortgage, said system comprising:

a data processing apparatus including a data processing terminal for entering mortgage data, income data, and income tax data into memory;

a processor unit programmed for calculating amortization of a first home mortgage over a selected period;

said processor unit further having the capability of calculating for each fiscal year of the predetermined period:

an income tax refund for a prior fiscal year;

an income tax for a current fiscal year;

an amount of earnings to withhold from income including the income tax for the next fiscal year and any amount attributable to home mortgage interest deductions;

an amount of the tax refund to deposit into the trust fund during the selected period, said selected period having an end; and

an amount of the trust fund after the tax refund is deposited into the trust fund; and

said processor unit further having the capability to determine refinancing data near the end of the selected period, to calculate amortization of a subsequent home mortgage based on the refinancing data when the first payout of the first trust fund is made at the end of the selected period, to calculate the cash-out amount, wherein the cash-out amount is substantially determined by subtracting a remaining balance of the first home mortgage from a refinancing amount, and issue a mortgage based on the amortization of the first home mortgage.

11. A data processing method providing for home mortgage payments throughout a predetermined period, a first trust fund and a cash-out amount payable during the predetermined period, and a second trust fund payable at end of the predetermined period, wherein funding for the trusts come substantially from tax savings associated with deducting interest paid on a home mortgage, said method comprising:

entering mortgage data, income data, and income tax data into the system;

calculating amortization of a first home mortgage over a predetermined period;

repeatedly calculating for each fiscal year of the predetermined period:

an income tax refund for a prior fiscal year;

an estimated income tax for a current fiscal year;

an amount of earnings to withhold from income including the income tax for the next fiscal year and any amount attributable to home mortgage interest deductions;

an amount of the tax refund to deposit into the trust fund during the selected period, the selected period having an end; and

an amount of the trust fund after the tax refund is deposited into the trust fund;

determining refinancing data at a point during the predetermined period near the first payout of the first trust fund;

calculating amortization of a subsequent home mortgage, using the refinancing data, when the first payout of the first trust fund is made at the end of the selected period;

calculating the cash-out amount, wherein the cash-out amount is substantially determined by subtracting a remaining balance of the first home mortgage from a refinancing amount; and

issuing a mortgage based on the amortization of the first home mortgage.

12. A data processing method as claimed in claim 11 further providing for a second trust fund payable at an end of the predetermined period wherein said tax refund for each fiscal year after the selected period and until the end of the predetermined period is deposited into a second trust fund.

16. A data processing method as claimed in claim 11 wherein the amount of the tax refund deposited into the trust fund is the amount attributable to the home mortgage interest deductions.

17. A data processing method for projecting a program to provide for home mortgage payments throughout a predetermined period, a college trust fund and a college supplement amount payable after a selected period within the predetermined period, and a retirement trust fund payable at end of the predetermined period, wherein funding for the trusts come substantially from tax savings associated with deducting interest paid on a home mortgage, said method comprising:

entering mortgage data, income data, and tax data into the system;

calculating costs associated with financing a home mortgage;

calculating amortization of a first home mortgage over a predetermined period;

calculating for each fiscal year of the predetermined period:

projected changes in income, home appreciation, and costs associated with a first home mortgage,

an income tax refund for a prior fiscal year;

an estimated income tax for a current fiscal year;

an amount of earnings to withhold from pay including the income tax for the current fiscal year and any tax savings attributable to home mortgage interest deductions;

an amount of the tax refund to deposit into a trust fund, wherein the trust fund during the selected period is the retirement trust fund; and

an amount of the trust fund after the tax refund is deposited into the trust fund; determining projected refinancing data near an end of the selected period; calculating a projected amortization of the subsequent home mortgage, after refinancing for remainder of the predetermined period, when the first payout of the college trust fund is made at the end of the selected period;

calculating the college supplement amount projected at the refinancing, wherein the college supplement amount is substantially determined by subtracting a projected remaining balance of the first home mortgage from a projected refinancing amount; and

issuing a mortgage based on the amortization of the first home mortgage.

L15: Entry 20 of 30 File: USPT Mar 13, 2001

DOCUMENT-IDENTIFIER: US 6202052 B1
TITLE: Fully-automated system for tax reporting, payment and refund

Brief Summary Text (6):
Finally, taxing authorities have increasingly automated the tax collecting and return filing process. The U.S. Internal Revenue Service ("IRS") permits in certain situations the electronic filing of tax returns and the payment and refund of income taxes through electronic money transfers. For example, in 1997, thirteen million returns were filed electronically, and 4.2 million Form 1040EZ returns were filed by touch-tone phone. However, even with the ability to electronically file, less than 18% of all tax returns were filed electronically by Apr. 11, 1997. See Internal Revenue Service, "IRS Concludes Successful Tax Season" (Press Release) (Apr. 17, 1997). As a further example, U.S. Pat. No. 5,193,057 to Longfield shows a process for expediting tax refund payments through the use of a loan by an authorized financial institution. Accordingly, few technological, legal, or practical obstacles exist for the fully automated preparation and filing of federal and state tax returns for many individuals and other taxpayers, and further for the payment or refund of taxes.

Detailed Description Text (3):
In step 11, the taxpayer 20 provides the electronic intermediary 21 with information on tax data providers. As used hereinafter, the term "taxpayer" refers to an individual or other entity, such as a trust, estate, corporation, or partnership, who has tax liability or must file a tax return. The term "electronic intermediary" refers to a data processing system comprising a general purpose computer and a computer program, as described above, for performing the invention. The term "tax data provider" refers to each party that has tax information relevant to the taxpayer's tax liability or tax reporting obligations. Non-limiting examples of tax data providers include the taxpayer's employers 22, partnerships, banks 23, savings and loans institutions, mortgage institutions, credit card bureaus, thrift institutions, security brokerage firms 24, mutual fund holding institutions, charities 25, and federal, state, local, and foreign taxing authorities 27.

Detailed Description Text (10):
Non-limiting examples of the tax data electronically collected from the tax data providers include the following: a payroll statement, a bank statement, a savings and loan statement, a mortgage statement, a credit card bureau statement, a thrift institution statement, a brokerage account statement, a mutual fund statement, or a charity statement.

CLAIMS:

2. The method for automatic tax reporting by an electronic intermediary as in claim 1, wherein said tax data provider is an employer, a partnership, a bank, a savings and loan institution, a mortgage institution, a credit card bureau, a thrift institution, a securities brokerage firm, a mutual fund holding institution, or a charity.

10. The method for automatic tax reporting by an electronic intermediary as in claim 1, wherein said tax data is a payroll statement, a bank statement, a savings

and loan statement, a mortgage statement, a credit card bureau statement, a thrift institution statement, a brokerage account statement, a mutual fund statement, or a charity statement.

L27: Entry 30 of 38 File: USPT Sep 15, 1998

DOCUMENT-IDENTIFIER: US 5809212 A
TITLE: Conditional transition networks and computational processes for use interactive computer-based systems

Detailed Description Text (2):
One embodiment of the computer-based system of the present invention is schematically illustrated in FIG. 1. As shown, system 1 comprises a number of conventional components, namely: one or more central processing units (e.g. microprocessors) 2; program memory 3 for storing an operating system program, application programs, and the various computational routines of the present invention; random access data storage memory 4 for storing data files associated with one or more conditional transition networks (CTNS); a visual display unit 5 having a screen or surface; a keyboard or other text input device 6 (optional for some applications); a pointing and selecting device (e.g. mouse-type input device) 7; and optionally, one or more audio and/or video output devices (e.g. audio sound system, video display unit, etc.) 8. As illustrated, each of these system components are operably associated with processor(s) 2 by way of one or more system busses (or wireless communication channels) 9 in a manner well known in the art. In the preferred embodiment of the present invention, the operating system program is Microsoft Windows, UNIX X-Windows, or Apple MacIntosh System 7 in order to allow the processor to support at least two input/output windows, pointing device 7, and multi-media input and output devices 8. As used hereinafter and in the claims the term "computer-based system" shall be understood to include programmable computing devices, dedicated electronic devices, personal digital assistants, personal computers and multi-user computer systems.

Detailed Description Text (43):
As indicated at Block D in FIG. 4A, the next step of the method involves formulating, for each node in the conditional transition network, the Precondition Expression which establishes the truth conditions at each node which must be satisfied for the fields at the node to apply in the given situation. For example, the Precondition Expressions to be formulated at the query nodes representing questions Q.sub.1, Q.sub.2 and Q.sub.4 will be represented by the empty string, as the Qualified Answers of no other node in the conditional transition network determines the truth condition of answers given at these query nodes. Hence, these query nodes have no Precondition Parents. On the other hand, the Precondition Expression to be formulated at the query node representing question NQ.sub.3 will be represented by a predicate expression Exemptions >=0 having as its arguments, the node ID of Q.sub.2. In a similar fashion, the Precondition Expression to be formulated at the node representing conclusion C.sub.1 will have as its arguments the node ID's of NQ.sub.3 and Q.sub.4, as shown in FIG. 4C. In each case, the Precondition Expression plays the same role. Unless it is TRUE, the Answer Fields, Contents Fields and other fields do not apply in the given situation. For example, unless the Number of Exemptions is known, the Net Income cannot be properly calculated. Similarly, unless the Precondition for Pay Taxes is TRUE, there is no point in consulting an Accountant.

Detailed Description Text (122):
The computational process underlying the various operational procedures of the present invention have been described in great detail above. For a more complete

understanding of the advantages and capabilities of the computer-based system of the present invention, it will be helpful to provide several examples of these capabilities in order to illustrate how these operational procedures can be used to process data contained within a conditional transition network during various modes of system operation. These examples will now be described with reference to the interactive process of FIG. 5A, and the display screens and internal data representations of FIGS. 20A through 24. A simple example of traversing through Blocks A, B, C, D, B of the interactive process of FIG. 5A will be described with reference to FIGS. 20A through 20I. FIGS. 20A and 20B illustrate the visual display of a conditional transition network in two different display formats. In FIG. 20A, solid arrows are induced by Precondition Expressions and dashed arrows are induced by Answer Fields. FIG. 20B shows a spreadsheet-like display format without arrows. FIG. 20C is a schematic representation of an internal state of the conditional transition network shown in FIGS. 20A and 20B. In this example, nodes entitled "Gross Income", "Exemptions" and "Married" have an empty Precondition Field and hence have TRUE Precondition Values and TRUE Precondition Flags. Such nodes have the display label "CanAnswer" since they each have a TRUE Precondition Flag, have either Answer Children or Precondition Children or both, and are unanswered. As shown, all Delay Field values are 0 so that the Precondition Flag is the same as the Precondition Value in all nodes and all states. Since none of the Answer Fields of these three nodes have been specified, the Answer Value is POSSIBLE in all cases. This implies that the Precondition Values of the nodes entitled "Net Income", "Pay Taxes" and "Pay Nothing" are also POSSIBLE as is the Answer Field of the Net Income node.

Detailed Description Text (123):
FIGS. 20D and 20E show the state of the network after the reader has selected and specified, at Block C in FIG. C, Answer Values for the Gross Income and Exemptions nodes (in either order). The Answer in the Net Income node is based on a calculation of Gross Income-2150 * Exemptions, just as in a conventional spreadsheet. As the specification of Gross Income is not sufficient to determine whether conclusion nodes entitled "Pay Taxes" or "Pay Nothing" should be TRUE or FALSE, the node entitled "Married" is still marked "CanAnswer".

Detailed Description Text (130):
Referring to FIGS. 5A and 22A through 22C, it will be shown how the use of the Approximate Loophole Analysis Routine of FIG. 17 can detect a loophole state in which a wealthy Kentucky horse breeder is neither required to pay taxes to the government nor entitled to a tax refund.

Detailed Description Text (131):
FIG. 22A shows a displayed network programmed for tax liability analysis. As shown in the internal state diagram of FIG. 22B, the query and outcome nodes in the network have been formulated for illustration purposes so that if a horse breeder from Kentucky with a net income of $500,000 answered all of the query nodes in the network (to provide a maximal state), then neither of the conclusion nodes would result in TRUE Precondition Values, as shown in FIG. 22C. The consequence of this is that the Kentucky horse breeder with a net income of $500,000 would neither be required to pay taxes nor be entitled to a tax refund. This state is a loophole state that is a maximal state in which no important nodes have a TRUE Precondition Value. In most Applications, the existence of such a state represents a problem with the specification of the application. That is the case for a tax law that permits a high income earner to pay no taxes, whereas someone who earns less pays taxes. The writer of this conditional transition network can easily detect such loophole states by requesting that the system executed the Approximate Loophole Analysis Routine at Block G of FIG. 5A.

Detailed Description Text (156):
To make this description concrete, reference will be made to the simplified tax scenario of FIG. 20. The FormatFile of this particular application consists of

Married, Net Income, Pay Taxes, Pay Nothing. Those are the four nodes of interest. Suppose that InFile consists of three records:

Detailed Description Text (161):
record 1: Married: Noninfluential, Net Income: 45700, Pay Taxes: True, Pay Nothing: False.

Detailed Description Text (162):
record 2: Married: Yes, Net Income: 5000, Pay Taxes: False, Pay Nothing: True.

Detailed Description Text (163):
record 3: Married: Possible, Net Income: 9850, Pay Taxes: Possible, Pay Nothing: Possible.